

Scotia Partners Balanced Income Portfolio Class - Series A

Canadian Fixed Income Balanced

Investment Objective

The portfolio's objective is to achieve a balance of income and long term capital appreciation, with a bias towards income. It invests primarily in a diversified mix of equity and income mutual funds managed by other mutual fund managers and by us.

Reasons for Investing

- A cost effective portfolio solution that simplifies your investment through a single fund with a single price and one performance record to follow.
- Offers strategic asset allocation and multi-level diversification to reduce overall portfolio risk and maximize long-term performance.

Risk Rating



Time Horizon — Medium-Long

FUND ESSENTIALS

Inception Date	February 1, 2016
Total Assets \$mil	30.03
Min. Initial Inv.(\$)	10,000
Min. Additional Inv.(\$)	50
Income Distribution	Annually
Capital Distribution	Annually
MER % (as of 12/31/2017)	2.17
NAV \$	10.71
	65% FTSE TMX CANADA UNIVERSE BOND INDEX, 17% S&P/ TSX COMPOSITE INDEX, 18% MSCI
Benchmark	WORLD INDEX

Series	Load Structure	Currency	Fund Code
A	No Load	CAD	BNS1346
T	No Load	CAD	BNS1446

Portfolio Manager(s)

Judith Chan 1832 Asset Management L.P.

Management 1832 Asset Management L.P.

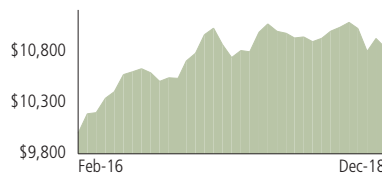
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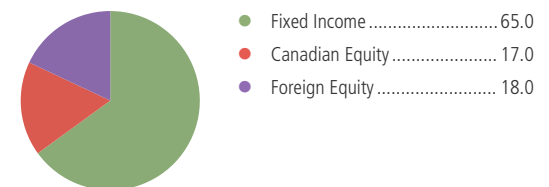
PERFORMANCE & PORTFOLIO ANALYSIS

Compound returns (%)	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Incep.			
Fund	-0.82	-1.69	-1.46	-1.45	--	--	--	--			
Calendar Year Returns (%)	YTD	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008
Fund	-1.45	4.29	--	--	--	--	--	--	--	--	--
Distributions (\$/unit)	YTD	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008
Total Distributions	0.04	0.03	0.02	--	--	--	--	--	--	--	--
Dividends	--	0.03	0.02	--	--	--	--	--	--	--	--

Growth of \$10,000



Composition (%)



Portfolio Holdings

	% Assets
Fixed Income	65.00
Scotia Private Canadian Corporate Bond Pool	16.25
Dynamic Total Return Bond Fund	13.00
Scotia Canadian Income Fund	13.00
PIMCO Monthly Income Fund	9.75
PIMCO Investment Grade Credit Fund Series I (new security)	6.50
Dynamic Canadian Bond Fund	6.50
Canadian Equity	17.00
Scotia Canadian Dividend Fund	6.75
Dynamic Small Business Fund	3.25
Dynamic Dividend Advantage Fd Ser O (new security)	2.75
CI Cambridge Canadian Equity Corporate Class	2.50
Scotia Priv Cdn All Cap Eqty Pool Ser I (new security)	1.75
Foreign Equity	18.00
Mawer International Equity Fund	4.75
Mackenzie Ivy Foreign Equity Fund	4.50
AGF Global Dividend Fund	2.75
Mawer U.S. Equity Fund	2.75
Dynamic Global Infrastructure Fund	1.75
Mackenzie US Mid Cap Growth Class (Unhd)	1.50

Allocations (%)

Canadian Equity	
Income-Focused Equity	9.5
Income-Focused Small Cap Equity	3.3
Core Equity	2.5
All Cap Equity	1.8
Fixed Income	
Core Fixed Income	52.0
Tactical Fixed Income	13.0
Foreign Equity	
Core Equity	13.5
Income-Focused Equity	2.8
Infrastructure	1.8
Total Portfolio Holdings	
Equity Funds	13
Fixed Income Funds	6
Other Funds	0
Total Number of Mutual Funds	18

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MANAGER BIO



Judith Chan
Manager Since
1832 Asset Management L.P.

Judith Chan is Director, Portfolio Solutions - Canadian Banking at 1832 Asset Management L.P. With more than 10 years in the investment industry, she currently manages all Scotia Portfolios which encompasses asset allocation, fund selection, fund due diligence, and the day-to-day management of all portfolios. In her previous role as Senior Manager, Investment Oversight, Judith was responsible for the oversight of all investment products offered through 1832 Asset Management L.P., which involved performance monitoring, portfolio advisor due diligence and competitive fund positioning. Judith has a Bachelor of Economics from Simon Fraser University in Vancouver British Columbia, and has been a CFA Charterholder since 2006.

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1832 Asset Management L.P., as Manager of the ScotiaFunds, may compensate its staff and any appointed sub-distributor by regular payments based on the net asset value (NAV) of units held by investors. For further details, please refer to the Simplified Prospectus.